



Please read carefully

Important changes are coming to the Deferred Comp Plan

The City of Hialeah Deferred Compensation Plan seeks to offer investment options that can help you achieve your retirement goals. Nationwide works with your employer to select good investment options across several asset classes and, together, our goal is to help you achieve financial security in retirement.

Changes in your plan's investment options offer you an excellent opportunity to re-evaluate your personal investment strategy and fund options within your retirement account.

On July 13, 2015, the funds in the left column below will be closed to new contributions. These funds no longer meet the performance criteria set forth by your employer and effective July 14, 2015, future contributions in these funds will not be allowed, unless you instruct us otherwise by July 10, 2015. Future contributions to the closing funds will be directed to the replacement funds as shown in the right column below. Current balances will remain in the closed fund unless otherwise directed by the participant.

Closed Fund	New Contributions
Dreyfus S&P 500 Index Fund	Nationwide S&P 500 Index Fund
Nationwide Money Market	Nationwide Fixed Fund
Federated US Government Securities Fund 2-5 Year Instl	Nationwide Fixed Fund
Morley Stable Value Retirement Fund	Nationwide Fixed Fund

Important points to consider when selecting funds

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. Not investing for retirement involves risks as well. Your Nationwide Retirement Specialist can help you understand the risks you may face, and help you make informed decisions about participation in the City of Hialeah County Deferred Compensation Plan.

Fund prospectuses can be obtained by downloading from nrsforu.com or by calling 877-677-3678. Before investing, carefully consider the fund's investment objectives, risks, and charges and expenses. The fund prospectus contains this and other important information. Read the prospectuses carefully before investing.

International and emerging market funds involve risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

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Nationwide Retirement Specialists are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. In Michigan only: Nationwide Investment Svcs. Corporation. Nationwide Retirement Specialists cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

Nationwide Retirement Solutions, Inc. and Nationwide Life Insurance Company (collectively "Nationwide") have endorsement relationships with the National Association of Counties and the International Association of Firefighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.